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Debt-free Homes For the Poor

As the population around the world's cities grows, and slums grow larger and more prevalent, the urgent need for affordable and decent housing becomes more pressing. The world's megacities – like Buenos Aires, Argentina, where more than 13 million live in the metropolitan region – have to find a way to provide housing that is both cheap and does the minimum possible amount of harm to the

About one-third of the world's urban dwellers live in slums, and the United Nations estimates that the number of people living in such conditions will double by 2030 as a result of rapid urbanization in developing countries. Latin America is already the most urbanized region in the developing world.

"Throughout Latin America you have economies that are growing and doing well, but the way the economies are growing is actually generating more shanty towns," said Erik Vittrup, senior adviser on Latin America and the Caribbean for the U.N. Human Settlements Program. "It's a growth that is just generating wealth for those who (already) have it."

Howwell people dwell is integral to their mental and physical health. Most squatters and slum dwellers live in makeshift homes made from whatever they can get their hands on. These dwellings are usually unsafe and vulnerable to fire, floods, and earthquakes.

But across the South, initiatives are proving it is possible to build good quality homes for the poor while avoiding burdening them with debt. Pioneering ways are being developed for the poor to build their own high-quality houses using recycled materials and environmentally friendly products.

In Colombia , Alejandro Salazar, a chemical engineer, professor at the Universidad del Valle (http://www.univalle.edu.co/english/) and innovator running several companies pioneering new building technologies using recycled waste, is building high-quality, inexpensive houses for the poor. By combining free building materials recovered from waste, a government grant and the voluntary labour of the homeowners, Salazar's company is able to build homes for the poor that don't leave them with ongoing bank debt from mortgages.

Based in Cali, Colombia (http://gosouthamerica.about.com/od/cali/p/Cali.htm), his companies Ecoingenieria (product and material research and development), Ecomat SA (production of eco-materials using industrial waste and construction rubble), Constructora Paez, (social housing construction using eco-products) and Wassh SA (environmental management and transformation of dangerous solid waste into non-dangerous materials), are focused on pioneering new technologies for housing.

"Our company uses two basic technologies," said Salazar. "The production of ecomaterials from solid waste and demolition waste, and the implementation of an agile building system, which does not require skilled labour and is hand-transportable. All the pieces are produced in a prefabrication plant that uses the eco-materials."

Salazar has found a way to provide homes quicker than existing NGOs – Popular Housing Organizations (OPV), as they are called - established to address homelessness in Colombia. The homeless poor are caught in a Catch-22: they need to have a formal job to receive homebuilding assistance from the government, and they usually can not save up enough money for a down payment on the home.

Salazar's solution is to take the maximum grant given by the central government,

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which is US \$4,730, and combine it with the recycled building materials and homeowners' own labour. He says this allows a house to be built for roughly half the price of a similarly sized one that uses conventional materials: the ecomaterials house costs around US \$ 6,590, compared to US \$12,000 using conventional materials. Land is often either donated by the municipality or the family already owns it. And in Salazar's experience, the whole family chips in with the building: husbands, sons, brothers, fathers, wives.

The training takes just three days on eco-materials and a day in construction techniques for house building.

"To date, we have built with this method 306 houses," said Salazar. "For the coming year, we expect to deliver around 500 houses or more. To build a house, after acquiring the land, we need three people working eight hours a day to build it in four weeks — all under the supervision of a workforce teacher and the supervision of an engineer or architect.

"The houses are designed by architects with the participation of the community or families. They do some workshops and the design conforms to their vision and expectation. In Colombia, there is an earthquake resistance code which is binding in law and provides detailed specifications of the materials, foundations, structure and roof."

The pre-fabricated building materials are made from recovered waste from a wide variety of sources: ceramic red brick, coarse ash and fly ash, slag from steel, copper slag, porcelain insulators used for electrical power lines, nickel slag, sludge from sugar and alcohol plants and water treatment plants.

"The raw materials we use are industrial solid waste and demolition waste. It costs the industry a lot to throw away this waste," Salazar said.

H e said the biggest obstacle to the new homes is psychological: many people initially "tend to reject at first-hand the technology."

"When visiting the factory and then visiting the homes – or model homes – they then compare it with a traditional house, and realize that the best eco-homes when finished meet the standards of Colombian earthquake resistance and are also cheaper," he said.

Compared to using conventional building materials, the eco-materials reduce the cost of a new home. And the company still makes a profit from it!

In Paraguay, Elsa Zaldivar is using recycled plastic, cotton netting, com husks, and loofah sponges (http://en.wikipedia.org/wiki/Luffa) to make cheap, lightweight construction panels for housing. This has a double benefit: it makes for cheap housing and it is good for the environment.

"That's very important in Paraguay," said Zaldivar, "because we've already reduced our original forest to less than 10 percent of the national territory."

Zaldivar got her experience working with people in the impoverished area of Caaguazú, where in the past she helped with the building of toilets and making stoves. She found that involving local people in this work made a huge difference: "They told me: 'Now we feel like we're people with dignity."

She encourages local women to grow loofah — a plant that once flourished but was being ignored. While the fruit is edible she was more interested in the crusty sponge that is left over when the plant is dried. The women started a cooperative selling loofah sponges, mats and slippers. But there was a lot of waste in the process, with a third not suitable for export. She then came up with the idea to use the loofahs for wall and roof panels for cheap housing.

Along with industrial engineer Pedro Padros, she developed a way to combine loofah with plastic waste. Padros invented a machine to melt the recycled plastic and mixthe molten plastic with loofah, vegetable fibres and chopped corn husks. It has produced a building panel that is lighter and easier to move around than lumber or brick. With a grant from the Inter-American Development Bank, design improvements have been made and the cost-per-panel brought down from US \$6 per square meter. It is now competitive with the cost of wood panels. The great thing about the panels is that they can be recycled again when they wear out, completing the cycle.

"To have a decent home liberates people," said Zaldivar.

LINKS:

- Cradle to Cradle: Remaking the Way We Make Things: This radical concept is about how products, can be used, recycled, and used again without losing any material quality—in cradle to cradle cycles. Website: http://www.mcdonough.com/cradle_to_cradle.htm
- Builders Without Borders: Is an international network of ecological builders
 who advocate the use of straw, earth and other local, affordable materials in
 construction. Website: http://builderswithoutborders.org/
- World Hands Project: An NGO specialising in simple building techniques for the poor. Website: www.worldhandsproject.org
- CIDEMand Ecosur specialise in building low-cost community housing using eco-materials. They have projects around the world and are based in Cuba.
 Website: www.ecosur.org

Rickshaw Drivers Prosper with New Services

The rickshaw is the world's oldest form of wheeled transportation and forms a significant part of India's transport infrastructure. In large cities across Asia, 1 million three-wheeled auto-rickshaws form an important means of daily transportation and a vital source of income for their drivers. There are 8 million cycle rickshaws on the streets of India, the government says. They perform many tasks: as taxis, as couriers, as goods movers. And the Indian government promotes cycle rickshaws as a non-polluting alternative.

But rickshaw drivers in India struggle with a bad image despite being a critical component of the transport infrastructure. They work 12 to 18 hour days, are paid poorly, and are subject to frequent abuse from passengers and other drivers in the crowded and stressful streets.

Many of the men working as rickshaw drivers have left behind families in villages. Because their main home is elsewhere, many just eat, sleep and live next to the roadside.

An innovative company is taking this important service into the 21st century, and in turn boosting income and benefits for the drivers and restoring their dignity. Based in Delhi, Sammaan (www.sammaan.org), meaning dignity, has developed a sophisticated business model that offers a wide range of services to rickshaw passengers – drinks for sale, mobile phone chargers, courier collections, music, magazines/newspapers, first aid and outdoor advertising and marketing – along with professional treatment of the drivers, providing them with a uniform, identity card, bank accounts, profit sharing and insurance. The drivers pay a small maintenance fee of 10 rupees a day (US 20 cents) for renting the rickshaws. It is common in the rickshaw industry in India for drivers to rent their vehicles on a daily basis – 95 percent do so.

Drivers get the full fare from a ride, while they share the profits from the sales of goods with Sammaan (http://uk.youtube.com/watch?v=yUuP16fyTjM).

Sammaan's founder, 27-year-old Irfan Alam, from the Indian state of Bihar, had the inspiration for his business idea when he was thirsty and riding in a rickshaw. He knew the rickshaw driver made very little money after he paid his rent for the rickshaw. And so he thought about how drivers could increase their income. Why couldn't they sell drinks, or newspapers or mobile phone cards, he thought?

As well, since they travel more than 6 miles a day on average, why not deliver things and host advertisements on the rickshaws?

Sammaan's idea is to fully modernize the rickshaw business: an important goal considering it makes up 30 percent of urban transport in India. By turning rickshaws into mobile advertising and marketing vehicles, income is substantially increased, while offering services builds loyalty from passengers.

In order to improve the quality of life for drivers, Sammaan also offers free evening classes for the drivers and their children.

Sammaan's rickshaws are custom designed to allow for ample space to display the paid-for advertisements. This has proved a highly competitive way to do outdoor advertisements: it is 90 percent cheaper than advertising billboards and other campaigns. The fact the rickshaws go everywhere – from urban back streets to rural areas – makes it an effective way to reach all corners of India.

The rickshaws for the passengers are no more expensive than rickshaws with no services. And passengers are even covered by insurance if there is an accident.

Sammaan currently has hundreds of rickshaws running in Noida, Ghaziabad , Patna , Agra , Meerut , Gurgaon and Chandigarh .

The company also is planning to offer phone services in the rickshaws and the ability to pay utility bills while riding inside.

"We are also in advanced talks with Zandu Pharmaceuticals, Coca Cola and Dabur, and are hopeful of getting advertising contracts from them," Alam told The Economist magazine. Sammaan expects to make Rs 10,000 to 15,000 (US \$204 to US \$307) a year from a single rickshaw.

Alam is part of a new breed in India: he is not from an established business family, but is nonetheless well educated. Many educated Indians are turning to entrepreneurship instead of becoming a corporate drone in a big company. This is being called a revolution in middle-class aspirations.

India has long-standing entrepreneurial traditions: merchant community the Marwari baniyas (http://en.wikipedia.org/wiki/Marwaris) are famed for their business acumen. But the new entrepreneurs have different aspirations and inspirations. They look to technology pioneers like Infosys (http://www.infosys.com/) and hire people based on merit and professionalism, not family connections.

The hot areas for this new breed of entrepreneur are technology, entertainment, human resources and education.

Alam's rickshaws are made out of fiberglass for tourist towns with paved roads, and a rugged version out of iron for places with poor road conditions.

Another initiative to modernize the rickshaw business has come from India's Centre for Scientific and Industrial Research (CSIR) (http://www.csir.res.in/), which has developed a state-of-the-art, solar powered version of the humble cycle-rickshaw.

The "soleckshaw" is a motorized cycle rickshaw that can be pedalled normally or run on a 36-volt solar battery.

The makeover includes FM radios and power points for charging mobile phones during rides.

The "soleckshaw," which has a top speed of 15 kilometres (9.3 miles) per hour, has a sturdier frame and foam seats for up to three people.

The fully-charged solar battery will power the rickshaw for 50 to 70 kilometres (30 to 42 miles). Used batteries can be deposited at a centralized solar-powered charging station and replaced for a nominal fee.

LINKS:

India's National Entrepreneurship Network (NEN) promotes the spirit of enterprise on the country's campuses and has a contest to pick the top 30 Indian hot start-ups.

Website: http://www.nenonline.org/

- Indian venture capital firm Helion Ventures invests in start-ups. Website: <u>www.helionvc.com</u>
- TATANEN Hottest Startups India's first ever people's choice awards. Hottest Startups will identify, showcase and support the highest-potential young companies in India.

 $\label{lem:website:http://www.hotteststartups.in/http://www.hotteststartups.in/shortlistedStartupsHome.do?$ method=fetch&businessFn=shortlistedStartupsHome$

- Tukshop is a website selling auto rickshaws and tuk-tuks. Website: http://www.tukshop.biz/
- Awide range of auto rickshaws for sale. Website: http://www.auto-rickshaw.com/
- The Hybrid Tuk Tuk Battle is a competition to come up with less polluting auto rickshaws, clean up the air in Asian cities, and improve the economic conditions for auto rickshaw drivers.

Website	:http://h	vbridtuk	duk.com

Venezuela's Currencies Promote Cooperation Not Competition

The global economic crisis has spread around the world and is bringing many problems in its wake. As global currency markets gyrate wildly, and people find they can go from having wealth to being poor almost overnight, the question is being asked: "is there another way?"

The global economy is slowing rapidly. Even Iceland – a country recently named as having the best quality of life in the world

(Human Development Index) (HDI) – has gone broke, and many other nations around the world will face serious economic crises. People will need to protect themselves from the worst effects of the fallout from various economic bubbles bursting.

Runaway inflation, as is occurring in Zimbabwe – reaching 231 million percent in October, 2008 according to official sources – shows faith in a country's currency can be sorely tested. But do people and the poor in particular, need to be prisoners of the economy managed by a national currency?

The 'prosumer' movement (http://en.wikipedia.org/wiki/Prosumer), where consumers take an active role in re-shaping markets and economies to their benefit, around the world is looking for ways to bypass national currencies and make food, goods and services more affordable and stable, improving the lives of the poor. One way this is done is through alternative currencies (http://en.wikipedia.org/wiki/Alternative_currency).

Cimarrones, or the Cimarron, joins 10 other alternative currencies currently in operation across Venezuela. They are circular cardboard tokens with a picture of a runaway slave on them.

Supported by Hugo Chavez, the country's president, the new currencies are aimed at tackling poverty and establishing new economies. The currencies can't be exchanged for the Venezuelan currency, the bolivar.

It works like this: to be a prosumer, you must first bring something to sell before you can buy anything. The range of products for sale at prosumer markets is not vast, but that isn't the point.

"It's magic," Pablo Mayayo, an Argentinian advising Venezuela on prosumer schemes, told The Economist. "When you take away money, which is the cause of almost all the great evils in the world, people relate to each other in a different way, by cooperating, not competing."

Argentina pioneered so-called "barter markets" in response to its economic crises, helping people avoid starvation, looting and perhaps a revolution. By the end of 2002, there were 4,500 barter markets being used by half a million people producing 600 million credits.

"They were organized geographically around church halls, car parks and baseball courts," recalled Peter North, a Liverpool University geographer. "They offered a wide range of products and services, supplied by professionals, trades people and farmers, as well as housewives and the unemployed. Stalls attracted 'prosumers' in their thousands, who paid with credit coupons issued by one or more barter markets. Everyone involved was both a prosumer and a producer, since you couldn't purchase credits or exchange them for pesos."

In Rio Chico, a small town in the Venezuelan coastal region of Barlovento, the prosumer currency market has people happy with the prices.

"I grow coconuts," said Angenia Hernandez. "In the shops they cost 3.5 bolivares each (US \$1.63) at the official exchange rate), but we we're going to sell them at [the equivalent of] 1.5." She calls it an end to "commercial fascism."

Because of global currency speculation and investment flows, national currencies are not entirely at the control of national governments. High inflation seriously hurts the poor and low-waged, and national currencies can hurt the rural poor, who become prisoners to high interest rates charged by urban lenders.

Turning to a local, alternative currency has many advantages: it stops currency speculation, stops the flow of wealth to urban areas, preserves purchasing power, keeps trading local. Avoiding the draining away of wealth to middlemen, it addresses currency scarcity, and fosters greater awareness of how economies function and the mechanisms of trade

Criticism of these schemes say it is just a re-run of regressive company currencies and feudal tokens that were used in the past to control people and force them to only buy products from the landowner or boss.

In Papua New Guinea, shells are used for money and are called Tabu. It is an ancient currency system used by the Tolai people of East New Britain Island. Stephen Demeulenaere (www.network-economies.com), who has worked on alternative currencies around the world and helped with the re-introduction of the Tabu in Papua New Guinea, sees it playing a key role in the local economy.

"Tabu was very effective at addressing poverty," he said, "because anything could be purchased with it, from a handful of peanuts up to a piece of land or even a car, without needing national currency. Tabu is produced traditionally by women, so theoretically nobody would suffer from a lack of it. The advantage over the national currency is that it has a very long history of use, and people trust it more than the national currency.

"Tabu builds wealth byfacilitating the exchange of locally-produced goods and services which may not circulate in a 'national-currency only' economy, and values activities that may not be considered to be economically viable if the use of national currency was the only option. In the west we see this where 'mother's work', hobbies, mutual-aid and other traditional under-valued but economically important activities are not valued monetarily.

"By encouraging the exchange of locally-produced goods and services, wealth is built in the community from the ground up."

Over 75,000 people now use the shells, usually traded in great rings.

Getting the introduction of an alternative currency right is critical. In Argentina, such currencies were criticised for being manipulated by criminal gangs and political forces.

"The main advice I have is to study the community closely, and our website at www.complementarycurrency.org, provides free resources for people wishing to start their system," Demeulenaere said.

"The system must be transparent so that people trust it and participate in maintaining its health and stability, democratic, so that it can not be abused by those in power; appropriate, so that it achieves general social and economic goals and aspirations of the community, and to be complementary to the regular economy so that the system helps its members to improve their lives economically."

At the Jai Marketplace in Thailand, all of the goods in the market can be bought entirely in the local currency called "Jai'. Jai is convertible to Thai Baht or to organic, locally made cow fertilizer, and is designed to improve the local economy and the climate for micro, small and medium enterprises through the local exchange network.

LINKS:

- Areport on China's prosumers by WPP, one of the world's largest communications services groups, employing 110,000 people* working in over 2,000 offices in 106 countries.
 http://www.wpp.com/wpp/marketing/reportsstudies/chinasprosumers.htm
- Abook by Liverpool University's Peter North: Money and Liberation: The Micropolitics of Alternative Currency Movements.
 Website: http://www.upress.umn.edu/Books/N/north money.html
- ReinventingMoney.com: A blog dedicated to exploring all issues of alternative currencies and money to promote "economic democracy, self-determination, and global harmony". Website: http://reinventingmoney.com/
- Complementary Currency Systems in Asia, Africa and Latin America: The website has resources and videos showing how alternative currencies work. Website: http://www.appropriate-economics.org/
- Alist of links to alternative currency projects across Asia. Website: http://www.appropriate-economics.org/asia/asia.html#png
- Apaper on alternative currencies and how they work: Alternative Economic Systems in Asia: Challenges of Coomunity Currency Systems. Website: http://www.appropriate-economics.org/asia/Asia_CCS_Report.pdf
- There is much on this at: Website: www.appropriate-economics.org and www.complementarycurrency.org, and www.socialtrade.org.

Kenyan Bank Helps the Poor and Gets Rich

Good quality banking services are a basic building block to rising incomes. Yet the poor across the South are often overlooked and denied access to savings accounts and loans. Manylow-income people are openly discriminated against as 'bad risks' by banks, and denied the sort of banking services middle and higher income people take for granted. Yet it is a myth that the poor do not have money or do not wish to save and invest for their future or for business.

The so-called Bottom of the Pyramid (BOP) - the 4 billion people around the world who live on less than US \$2 a day - are being targeted by a wide range of businesses. Indian business consultant and professor CK Prahalad (http://en.wikipedia.org/wiki/C.K. Prahalad), the man who coined the term BOP, has gone so far as to claim this is a market potentially worth US \$13 trillion, while the World Resources Institute puts it at US \$5 trillion in its report, "The Next 4 Billion" (http://www.nextbillion.net/thenext4billion).

A Kenyan commercial bank has proven it is possible to target the BOP and become successful doing it; so successful that they have seen off foreign rivals and were voted Kenya's third most respected company.

By offering Kenya's poor people savings accounts and microloans, Equity Bank (http://www.equitybank.co.ke/) has captured 50 percent of the Kenyan bank market. It now has more than 3 million customers and 2.8 million account holders and opens 4,000 new accounts a day.

Its chief executive officer, James Mwangi, said Equity Bank built its success by doing the opposite of what other banks have done – it doesn't target the middle and upper classes, but the "the watchmen, tomato sellers and small-scale farmers".

The Kenyan banking sector in the past was dominated by foreign banks. But by investing in the 46 percent of the population who still live below the food poverty line, Equity has become the third most profitable bank in the country. Its approach was once considered odd. Most of the bank's borrowers work in the informal sector and have few assets to use as collateral for the loans. So Equity uses what it calls 'social collateral'. This includes a mix of measures: in some cases, account holders join together to guarantee a person's debt. Even more unusually, women offer their matrimonial beds as security—it would be shameful for a woman to admit her bed has been taken to pay for the debt.

"For us it's psychological security. Nobody wants to be excommunicated and lose their inheritance," said Mwangi.

"By focusing on the previously excluded, Equity has revolutionized the banking sector," James Shikwati, a director of Kenyan think tank the Inter Region Economic Network (http://www.irenkenya.com/), told The Guardian newspaper. "It has forced the multinational banks to change their business strategies."

Started in 1984, the bank was still insolvent by 1994, when Mwangi joined as an accountant. Things were looking grim as Kenya's economy was in a slump and foreign banks like Barclays were closing branches outside big centres.

Mwangi and other Equity Bank managers realized there were millions of low-paid poor in Kenya – all BOP – but who wanted to save and borrow but had nowhere to go.

"Banking was the only industry in Kenya led by supply rather than demand," said Mwangi. "There was no 'bottom of the pyramid bank'."

While absolute poverty in Kenya has declined in recent years, inequality remains high. The population of 37 million people make on average a per capita income of US \$580.

By 2003, as the economy picked up, Equity Bank gained 256,000 account holders. It now has 100 branches across the country and 500 automatic teller machines (ATMs). It uses armoured trucks to go into rural areas so that the people can receive banking services. While traditional banks require pay slips and utility bills as proof of a person's address before letting them open an account, and charge high monthly fees, Equity only requires an identity card.

Within just one year, the bank saw the number of account holders jump to 600,000. Mwangi likes to say that the bank's competition is the bed mattress, since most people have never had a bank account before. Most savers have around US \$148 in their savings account.

The bank's micro credit operation makes loans of less than US \$7 and gives borrowers a few months to repay them.

The bank claims loan defaults are less than 3 percent on 600,000 outstanding loans – the banking industry average is 15 percent.

It keeps its transaction costs down by using the latest in information technology. These efficiencies enabled the bank to earn pre-tax profits of more than US \$40 million in 2007.

Equity does face competition, as its success attracts mainstream banks into the BOP market.

In Africa these days, banking is hot: a South African research and analysis company BM-TechKnowledge (http://www.bmi-t.co.za/) in a report identifies a boom in banking services across Africa. In particular, South Africa, Botswana, Namibia, Angola, Mauritius, Tanzania, Kenya, Ghana, Nigeria, Egypt and Morocco - all have seen surges in profit and services as a result of improving banking regulations and political conditions.

Mwangi isn't worried, however, since the number of people still without bank accounts is huge. Equity Bank is expanding its operations into Uganda, Rwanda and Sudan.

Elsewhere, mobile phone banking in Kenya is proving highly successful. Equity has a service, but so does Safaricom with M-PESA (http://www.safaricom.co.ke/index.php?id=745). Customers can deposit, transfer and withdraw money using their phones. Over 4 million are now using the service.

LINKS

1) NextBillion.net: Hosted by the World Resources Institute, it identifies sustainable business models that address the needs of the world's poorest citizens.

Websites: http://www.nextbillion.net/ and World Resources Institute

Window on the World

 The Global Commonwealth of Citizens: Toward Cosmopolitan Democracy by Danielle Archibugi, Publisher: Princeton University Press.

Website: www.amazon.com

China's Rise: Challenges and Opportunities

by C. Fred Bergsten, Charles Freeman, Nicholas R. Lardy and Derek J. Mtchell, Publisher: Peterson Institute

Website: www.petersoninstitute.org

Challenges of Globalization: Imbalances and Growth
 byAnders Aslund and Marek Dabrowski, editors, Publisher: Peterson Institute
 Website: www.petersoninstitute.org

Reinventing Foreign Aid

by William Easterly, editor, Publisher: The MT Press

Website: http://mitpress.mit.edu

Global Powers in the 21st Century

by Alexander T. J. Lennon and Amanda Kozlowski, editors, Publisher: The MT Press

Website: http://mitpress.mit.edu

Global Development 2.0: Can Philanthropists, the Public, and the Poor Make Poverty History?

By Lael Brainard and Derek Chollet, editors, Publisher: Brookings Institution Press.

Website: www.brookings.edu/press

Fixing Global Finance

by Martin Wolf, Publisher: The Johns Hopkins Press.

Website: www.press.jhu.edu

• New Frontiers in Free Trade: Globalization's Future and Asia's Rising Role

by Razeen Sally, Publisher: Cato Institute.

Website: www.cato.org

World Economic Outlook: Financial Stress, Downturns, and Recoveries

Publisher: IMF

Website: www.imf.org

• The Thin Blue Line: How Humanitarianism Went to War

by Christopher Davidson, Publisher: Columbia

Website: www.cato.org

Dubai: The Vulnerability of Success

by Conor Foley, Publisher: Verso

Website: www.cato.org

• The Thin Blue Line: How Humanitarianism Went to War

by Conor Foley, Publisher: Verso

Website: www.cato.org

Upcoming Events

2009

January

World Economic Forum

Davos, Switzerland (28 January 2009)

The Annual Meeting integrates the top decision-makers from all sectors of global society and engages them in partnerships to shape global, regional and industry agendas. Participation is by invitation only and strictly limited to the criteria and quota of each stakeholder group.

Website: www.weforum.org/en/events/AnnualMeeting2009/index.htm

World Future Energy Summit 2009

Abu Dhabi, UAE (19-21 January 2009)

Top government officials, heads of global organisations, leading environmentalists and the largest international investors are meeting once again at the World Future Energy Summit to discuss, debate and plan the world's future energy. The Summit is the platform for policy decision making, investment and high-level business deals.

Website: www.worldfutureenergysummit.com

Carbon Trading 2009

New York, USA(26-29 January 2009)

With climate change receiving greater attention more companies and organizations are addressing ways to combat its effects while looking to maintain growth in business. 2009 stands to be a monumental year for developments in the carbon trading arena from a policy standpoint and with the maturation of projects determining the future course of the market

Website: www.iqpc.com

World Economic Forum

Davos, Switzerland (28 January 2009)

The Annual Meeting integrates the top decision-makers from all sectors of global society and engages them in partnerships to shape global, regional and industry agendas. Participation is by invitation only and strictly limited to the criteria and quota of each stakeholder group.

Website:

www.weforum.org/en/events/AnnualMeeting2009/index.htm

Leadership Conference on Global Corporate Citizenship

New York, USA(29-30 January 2009)

This conference on value-drive corporate responsibility will address issues such as sustainability communications, global water management or proving financial value and profitability.

Website: www.conference-board.org/globalcitizenship2

February

Localisation on Environmental Business and Supply Base in India

New Delhi, India (3 February 2009)

The goal of the Second International Scientific and Business Congress on Protecting the Climate is to further the development and transfer of clean technologies, as well as the creation of a localisation program in India with the emphasis on private business.

Website: www.EuroAkadem.com/climate

■ Delhi Sustainable Development Summit 2009

New Delhi, India (5 Februrary 2009)

The DSDS a global forum that seeks to provide long-term solutions for sustainable development. It has witnessed participation by global stakeholders including heads of state/government, ministers, and dignitaries comprising Nobel laureates, development practitioners, scientists, academicians, and corporate leaders from across the world. The summit in 2009 would seek to reinforce the climate change agenda of the previous year.

Website: dsds.teriin.org/2009/index.htm

March

■ Fair Trade Business Conference 2009

Portland, Oregon, USA (27-29 March 2009)

As it celebrates its 15th birthday, the Fair Trade Federation will bring together leaders in the field of fair trade and social enterprise to discuss key issues and offer practical training to improve operations.

Website: www.FairTradeFederation.org

April

CALL FOR PANELS & WORKSHOPS: 3rd IEEE/ACM International Conference on Information and Communication Technologies and Development (ICTD2009)

Doha, Qatar (17-19 April 2009)

The 3rd IEEE/ACM International Conference on Information and Communication Technologies and Development (ICTD2009) will be held 17-19 April 2009 at Carnegie Mellon's state-of-the-art campus in Doha, Qatar. This conference will act as a focal point for new scholarship in the field of ICT and international development. Confirmed speakers include a Keynote by William H. Gates, Chairman of Microsoft Corporation and the Bill and Melinda Gates Foundation.

Website: http://www.ictd2009.org

>> Proposals deadline: 2 November 2008

September

2009 Global Youth Enterprise Conference.

Washington, DC. (September 29-30, 2009

Making Cents International is pleased to announce the 2009 Global Youth Enterprise Conference that will take place in Washington, DC September 29-30, 2009 at the Cafritz Conference Center. This participatory and demand-driven learning event will convene 350 leading stakeholders in the fields of youth enterprise, employment, livelihoods development, microfinance, education, and health. Members of all sectors will share their promising practices, unique approaches, and groundbreaking ideas that help youth develop the necessary skills and opportunities to start their own businesses or seek quality employment. Registration will open January 25th and we invite you to submit a proposal during the Call for Proposals process, which will launch February 16th.

For more information, please visit: www.youthenterpriseconference.org.

Training Opportunities

ONGOING

■ The Massachusetts Institute of Technology (MT), one of the USA's best known private universities, has made all 1,800 courses in its curriculum (environmental sciences, computer studies, physics...) available free on-line, using an open source system called OpenCourseWare (OCW). Each month, some 1.5 million surfers, most of them based outside the USA, follow the lessons and lectures in PDF, audio and video formats, some are also translated into French and Portuguese. MT is working with other universities to help them set up their own OCW.

Website: http://ocw.mit.edu/

Youth Financial Services Course: Emerging Best Practices

Washington DC, USA, (17-19 September 2008)

--Drawing from experts and experiences around the world this highly interactive course will provide participants with a comprehensive overview of current best practices and emerging lessons from those who are offering credit and savings products to youth.

The objective of this course is to provide practical information that will assist youth-serving organizations when deciding which service and delivery mechanisms are most appropriate for their youth populations and program objectives. This is aimed at decision-makers of youth-serving organizations and others who are interested in offering youth financial services to their respective youth populations.

Click the link for the registration form: registration.

Grameen Bank Microcredit Training Programs

Grameen Info

■ Two Workshops Offered for Development Practitioners

The community-managed microfinance course deals with providing sustainable financial services for the very poor. Although MFIs are well-established, they have mostly failed to penetrate remote rural areas because the costs are too high and the demand for credit too small. Meanwhile, over the last 15 years, massive, sustainable programmes have emerged that reach this target group at very low cost, based on autonomous, small-scale savings and loan associations. Co-sponsored by the SNHU Community Economic Development Masters Program at the Open University of Tanzania and VSL Associates

Website: http://rs6.net

■ The Citizen Journalism in Africa Programme

--The Hivos/SANGONeT Civil Journalism in Africa Project aims at building the capacity of civil society organisations to use online and offline citizen journalism as a means of publication, lobby, networking and knowledge sharing with their constituencies. The focus will be on both traditional and new media. Special attention will be given to the development of sound and ethical journalistic, lobby, networking and publication skills. Supported by the European Union, the project will be implemented over the next three years.

Website: http://www.citizenjournalismafrica.org/

■ The Grassroots Reporting Project

-One of our goals at AfriGadget (http://www.afrigadget.com/) is to find more stories of African ingenuity. The Grassroots Reporting Project is our plan to find, equip and train more AfriGadget reporters in the field throughout Africa. AfriGadget's goal is to leverage the power of current and emerging technology such as video cameras, digital cameras, laptops and phones to bring quality content online and eventually on television. Acombination of mobile phones and computers will be assigned to individuals in 10 African countries for the purpose of getting more on-the-ground reporting of stories of African ingenuity to the world. An AfriGadget editor will be in charge of identifying the best candidates for inclusion in the program. This editor will also travel to each country to train and equip the new AfriGadget reporters for the program.

Website: http://www.afrigadget.com/

CAREERS

New Website Offers Career Advice to Young Africans

-Set up by the Commonwealth Secretariat, Africancareerguidance.com is aimed at providing career guidance to African youth and helping them to link with prospective employers. AfricaRecruit is a human resources organisation that provides skills training for African professionals in the Diaspora and on the continent. The website has an inbuilt email subscriber list for all its users and offers a searchable database of career profiles for job seekers and prospective employers. It also offers skills and interest assessments and advice on CV and résumé preparation. It provides tips about interviewing techniques, as well as information on internship and volunteer opportunities, and entrepreneurial skills

Website: www.africacareerguidance.com

African Diaspora Skills Database

This database was compiled to provide an overview of qualified African Diaspora professionals with varied areas of expertise and experience. The African Diaspora contributes substantially to the social, economic and political development of Africa, and this database is set up to further mobilize this considerable potential.

Website: http://www.diaspora-centre.org/NEWSLETTER/Database

Aid Workers Network (AWN)

Aid Workers Network (AWN) is an online platform for aid, relief and development workers to ask and answer questions of each other, and to exchange resources and information. AWN is registered in the United Kingdom as a charity. You will find discussions about a range of questions and issues on the AWN forum from aid, relief and development workers all over the world and representing a variety of fields, with new threads or responses posted daily. The forum is a great way to get in contact with other aid and development workers in your geographic area or working in a similar area of work.

Website: http://www.aidworkers.net

Bizzlounge

Bizzlounge is where people committed to ethical behaviour meet, who want to establish and maintain business contacts in an exclusive and relaxed environment.

Website: http://bizzlounge.com

Business Action for Africa

Business Action for Africa is a network of businesses and business organisations working collectively to accelerate

growth and poverty reduction in Africa.

Website: http://businessactionforafrica.blogspot.com

Business Fights Poverty

Business Fights Poverty is a professional network for all those passionate about fighting world poverty through the power of good business.

Website: http://businessfightspoverty.ning.com

Business in Development Network (BiD)

The BiD Network Foundation runs the BiD Challenge to contribute to sustainable economic development by stimulating entrepreneurship in developing countries.

Website: http://www.bidnetwork.org

Catalogue of Poverty Networks

UNDP is organizing an online catalogue of Poverty Networks as a means to facilitate access to knowledge and sharing this to a wider audience in 189 countries. Poverty Networks are web-based platforms that provide space for sharing and disseminating development-related information and initiatives. Below you will find information on IPC's collaborating networks, which help foster dialogue between researchers, policymakers, civil society and multilateral organisations.

Website: http://www.undp-povertycentre.org/povnet.do

Connections for Development (CfD)

CfD is a UK, Black and Mnority Ethnic (BME) led, membership based organisation committed to ensuring that UK BME communities, and the organisations they are involved in, are supported in the process of shaping and delivering policy and projects that affect their countries of origin or interest – collectively "our world".

Website: http://www.cfdnetwork.co.uk

Development Crossing

Development Crossing was set up in 2006 by a small group of friends with diverse backgrounds ranging from business consulting to international development. In a world where the environment, corporate responsibility, and sustainable development are becoming increasingly intertwined, our goal was to create a site where individuals that shared our passion could keep up-to-date with relevant happenings in the world and connect with like-minded individuals. The idea behind Development Crossing is to provide a social network that brings together people from a variety of sectors, countries and professions to discuss corporate social responsibility and sustainable development.

Website: http://www.developmentcrossing.com

DevelopmentAid.org

The one-stop-information-shop for the developmental sector, DevelopmentAid.org is a membership organization that brings together information for developmental professionals, NGOs, consultancy firms and donors.

Website: http://www.developmentaid.org

dgCommunities on the Development Gateway

dgCommunities, a free online service by the Development Gateway Foundation is devoted to knowledge-sharing and collaboration for people working to reduce poverty in the developing world.

Website: http://topics.developmentgateway.org

Diaspora African Forum

This Forum exists "to invite and encourage the full participation of Africans in the Diaspora in the building of the African Union, in its capacity as an important part of the Continent". We will provide the vital linkage for Diaspora Africans to become involved in Africa's development as well as reap the fruits of African unity.

Website: http://www.diasporaafricanforum.org

Edis Communities

Eldis aims to share the best in development, policy, practice and research. The Eldis Community is a free on-line community where you can meet others involved in international development and discuss the issues that are important to you.

Website: http://community.eldis.org

Enterprise Development Exchange

The Enterprise Development Exchange links related communities of practice to advance sustainable poverty eradication. It is facilitated by The SEEP Network through the Value Initiative.

Website: http://edexchange.seepnetwork.org

Food Security and Nutrition (FSN) Forum

The FSN Forum is a global community of FSN practitioners. It bridges the knowledge divide among the different communities involved in FSN policies and strategies - such as academics, researchers and development practitioners - to improve cooperation and impacts; members in many countries across the world's five continents.

Website: http://km.fao.org/fsn/

Global Development Matters

Global Development Matters is designed to engage U.S. citizens and leaders in examining how rich world policies affect global poverty reduction. There is an Election '08 blog.

Website: http://www.globaldevelopmentmatters.org

• GTZ-Communities Sustainable Economic Development

The GTZ-Communities Sustainable Economic Development are open to all practitioners, counterparts, research institutions, donors and interested consultants worldwide facilitating an inter agency exchange of experiences and best

practices. This weekly updated website provides you with recent news and lessons learned from GTZ as well as from other development agencies and research institutions in the field of economic development. Its core is a comprehensive database. Participation in this open community is free of charge. However, registration is necessary.

Websites: Africa: http://www2.gtz.de/network/wiram-afrika/gtz-community/

Middle East and North Africa: http://www2.gtz.de/network/mena/open-community/

Asia: http://www2.gtz.de/assets-asia/gtz-community/

LED knowledge

This website is an online space for sharing the experiences and resources of people and organizations supporting local economic development processes at the local level. LED Knowledge is the result of a joint effort of the ILO-LED programme team based in Geneva, and the ILO training arm, the International Training Centre, based in Turin, Italy. Website: http://www.ledknowledge.org

Network of Networks Impact Evaluation Initiative (Nonie)

Nonie is a network of networks for impact evaluation comprised of the DAC Evaluation Network, The United Nations Evaluation Group (UNEG), the Evaluation Cooperation Group (ECG), and a fourth network drawn from the regional evaluation associations. Its purpose is to foster a program of impact evaluation activities based on a common understanding of the meaning of impact evaluation and approaches to conducting impact evaluation.

Website: http://www.worldbank.org/ieg/nonie/index.html

TakinglTGlobal.org

TakingITGlobal.org is an online community that connects youth to find inspiration, access information, get involved, and take action in their local and global communities.

Website: http://profiles.takingitglobal.org

XING Group Microfinance Industry

In this new XING Group, microfinance professionals from all over the globe link and discuss topics of interest. Use this forum to discuss financial technology, find employment, identify training opportunities and events, and share knowledge resources with fellow members of the microfinance industry. XING is an online networking tool to manage all personal contacts and to find interesting new business contacts. It's amazing how quickly it facilitates contact with key people.

Website: http://www.xing.com/group-21391.0fc826/4466179

AfDevinfo - African Development Information Service

AfDevinfo tracks the mechanics of political and economic development across Sub Saharan Africa. They draw together a diverse range of publicly available data and present it as an accessible and ever expanding online database.

Website:http://www.afdevinfo.com

Growing Inclusive Markets (GIM)

The Growing Inclusive Markets Initiative has created a set of data, information and analytical products that will increase understanding of the markets of the poor, including existing opportunities and challenges.

Website: http://www.growinginclusivemarkets.org

FELLOWSHIP OPPORTUNITY

Africa Entrepreneurship Platform

-This ground breaking initiative is created as a forum to showcase innovative ideas and businesses from Africa that have the ability to scale internationally driving job creation and sustainable economic development between Africa and the Americas.

Website: www.sacca.biz

Piramal Foundation in India

-Has established a US \$25,000 prize for ideas that help advance full access to effective public health care in India. The Piramal Prize is a \$25,000 Social Entrepreneurship Competition focused on democratizing health care in India that seeks to encourage and support bold entrepreneurial ideas which can profoundly impact access to higher standards of health for India's rural and marginalized urban communities. The award recognizes high-impact, scalable business models and innovative solutions that directly or indirectly address India's health-care crisis.

Website: www.piramalprize.org

■ The Pioneers of Prosperity Grant and Award

-This competition is a partnership between the OTF Group and the John F. Templeton Foundation of the United States, and promotes companies in East Africa by identifying local role models that act as examples of sustainable businesses in their country/region. It is open to businesses from Kenya, Uganda, Tanzania, Burundi and Rwanda.

Five pioneers will receive US \$50,000 to re-invest in their business. It is open to for-profit businesses that provide high wages to their workers and that operate in sustainable ways.

Website: Pioneers of Prosperity

African Writers Fund

--Together with the Ford Foundation, the Fund supports the work of independent creative writers living on the continent. The Fund recognizes the vital role that poets and novelists play in Africa by anticipating and reflecting the cultural, economic and political forces that continuously shape and reshape societies.

Website: http://www.trustafrica.org

Joint NAM S&T Centre - ICCS Fellowship Programme

--Centre for Science and Technology of the Non-Aligned and Other Developing Countries (NAM S&T Centre) and International Center for Chemical Sciences (ICCS), (H.E.J. Research Institute of Chemistry and Dr. Panjwani Center for Molecular Medicine and Drug Research), University of Karachi, Karachi, Pakistan

Email: namstct@vsnl.com;
namstct@bol.net.in;
apknam@gmail.com;

Website: http://www.scidev.net

Oxford Said Business School Youth Business Development Competition

-Open to youth between 16 and 21 across the world, the competition is run by students at Oxford University to promote social enterprise. A prize fund of £2,000 in seed capital is up for grabs. It calls itself the 'world's first global youth development competition'.

Click here for more information

US\$250,000 for Best Lab Design

-AMD and Architecture for Humanity have announced a prize of \$250,000 for the best design for a computer lab that can be adapted and implemented in third-world countries.

The Open Architecture Prize is the largest prize in the field of architecture and is designed to be a multi-year program that will draw competition from design teams around the world.

Website: http://www.openarchitecturenetwork.org/

PhD Plant Breeding Scholarships at the University of Ghana

The <u>University of Ghana</u> has been awarded a project support grant by the <u>Alliance for a Green Revolution</u> in Africa (a joint venture between the Bill and Melinda Gates Foundation and the Rockefeller Foundation, for the establishment of a West African Centre for Crop Improvement (WACCI). This is available to scientists working at NARIs, universities and international centres in West Africa. Women scientists are especially encouraged to apply for a fellowship under this programme.

Website: http://www.acci.org.za

Institute of Social Studies in The Hague

-Acollaboration between 25 international think tanks in international development, www.focuss.info is a search engine for indexing and social book marking online resources in international development.

Website: http://focuss.info/

Genesis: India's Premier Social Entrepreneurship Competition

-A social entrepreneurship competition aiming to bring together social entrepreneurs, students, NGOs, innovators, incubators, corporations and financiers and encourage them to come up with innovative ideas which are socially relevant and feasible.

Website: http://genesis.iitm.ac.in/

• Echoing Green: Social Entrepreneurs Fund

--They are looking for social entrepreneurs developing new solutions to social problems. They are accepting applications for their 2008 fellowships (two-year funding of up to US \$90,000 for 20 entrepreneurs.

Website: http://www.echoinggreen.org/

2008 Sustainable Banking Awards

--The Financial Times, in partnership with IFC, the private sector arm of the World Bank Group, today launched the 2008 edition of the FT Sustainable Banking Awards, the leading awards for triple bottom line banking.

Two new categories - Banking at the Bottom of the Pyramid, and Sustainable Investor of the Year - have been added to the ground-breaking programme.

The awards, now in their third year, were created by the FT and IFC to recognise banks that have shown leadership and innovation in integrating social, environmental and corporate governance objectives into their operations.

Website: http://www.ifc.org

FUNDING

UNESCO: International Centre for South-South Co-operation in Science, Technology and Innovation

--The International Centre for South-South Co-operation in Science, Technology and Innovation was inaugurated in Kuala Lumpur in May 2008. The centre functions under the auspices of UNESCO. It facilitates the integration of a developmental approach into national science and technology and innovation policies, and provides policy advice. In

parallel to organizing capacity-building and the exchange of experience and best practices, the centre conducts research and tackles specific problems in science, technology and innovation policy-making in developing countries.

Website: www.unesco.org

Funding - Google.org

-While SMEs in rich countries represent half of GDP, they are largely absent from the formal economies of developing countries. Today, there are trillions of investment dollars chasing returns – and SMEs are a potentially high impact, high return investment. However, only a trickle of this capital currently reaches SMEs in developing countries. Our goal is to increase this flow.

We want to show that SMEs can be profitable investments. We will do this by focusing on lowering transaction costs, deepening capital markets to increase liquidity, and catalyzing capital for investment. Website: www.google.org

Challenge InnoCentive

--A challenge to the world's inventors to find solutions to real scientific and technological problems affecting the poor and vulnerable.

Website: http://www.innocentive.com/

You can read more about the challenges here: http://www.rockfound.org

Global Social Benefit Incubator: A US \$20,000 Bottom of the Pyramid Scholarship

--Offered by Santa Clara University's Global Social Benefit Incubator, it selects 15 to 20 enterprises from developing countries and provides an eight-month mentoring process. This ends with a 10-day process in Santa Clara, where entrepreneurs work with their mentors.

Website: www.socialedge.org

Job Opportunities

- Africa Recruit Job Compendium
- Africa Union
- CARE
- Christian Children's Fund
- <u>ECOWAS</u>
- International Crisis Group
- International Medical Corps
- International Rescue Committee
- Internews
- <u>IREX</u>
- Organization for International Migration
- Oxfam

- Relief Web Job Compendium (UN OCHA) (1)
- Relief Web Job Compendium (UN OCHA) (2)
- Save the Children
- The Development Executive Group job compendium
- <u>Trust Africa</u>
- UN Jobs
- UNDP
- UNESCO
- UNICEF
- World Bank
- World Wildlife Fund (Cameroon)

Please feel free to send your comments, feedback and/or suggestions to Cosmas Gitta [cosmas.gitta@undp.org] Chief, Division for Policy, Special Unit for South-South Cooperation